

Information to identify the case:			
Debtor 1	Clarence E. Singleton II		Social Security number or ITIN xxx-xx-4332
	First Name	Middle Name	Last Name
Debtor 2	Dawn M. Singleton		Social Security number or ITIN xxx-xx-9686
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 13-20869-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Clarence E. Singleton II

Dawn M. Singleton

8/9/18

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Clarence E. Singleton, II
Dawn M. Singleton
DebtorsCase No. 13-20869-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
Form ID: 3180WPage 1 of 2
Total Noticed: 32

Date Rcvd: Aug 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2018.

db/jdb
cr +Clarence E. Singleton, II, Dawn M. Singleton, 524 Moore Avenue, Baden, PA 15005-1818
cr Bank of America, PO Box 15312, Wilmington, DE 19850-5312
cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
cr +Wilmington Savings Fund Society, FSB, doing busine, c/o Shellpoint Mortgage Servicing,
P.O. BOX 10826, GREENVILLE, SC 29603-0826
14253282 +BCAT2014-9TT, Wilmington Savings Fund Society, FSB, c/o Shellpoint Mortgage Servicing,
PO Box 10826, Greenville, SC 29603-0826
13580192 Bank Of America, Attn: Bankruptcy NC4-105-0314, PO Box 15312, Wilmington, DE 19850-5312
13664405 +CAPITAL ONE, N.A., PO Box 12907, Norfolk VA 23541-0907
13580194 +Fnb Cons Disc Co, 103 N Jefferson Street, New Castle, PA 16101-3904
13580195 +Fnb Cons Disc Co, 156 S Broad St, Grove City, PA 16127-1523
13580200 +Sears/cbna, PO Box 6497, Sioux Falls, SD 57117-6497
13580202 +Weisfield Jewelers/Sterling Jewelers Inc, Attn: Bankruptcy, PO Box 3680,
Akron, OH 44309-3680

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 10 2018 01:26:18 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

Harrisburg, PA 17128-0946
cr +EDI: PRA.COM Aug 10 2018 05:18:00 PRA Receivables Management, LLC, POB 41067,
NORFOLK, VA 23541-1067
13580191 +EDI: BANKAMER.COM Aug 10 2018 05:18:00 Bank of America,
Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170, Simi Valley, CA 93062-5170
13601930 EDI: BANKAMER.COM Aug 10 2018 05:18:00 Bank of America, N.A., NC4-105-02-99,
PO Box 26012, Greensboro, NC 27420-6012
13611105 +EDI: BANKAMER.COM Aug 10 2018 05:18:00 Bank of America, N.A., 7105 Corporate Drive,
Plano, TX 75024-4100
13580193 +EDI: CAPITALONE.COM Aug 10 2018 05:18:00 Cap One, 26525 N Riverwoods Blvd,
Mettawa, IL 60045-3440
13648899 EDI: BL-BECKET.COM Aug 10 2018 05:18:00 Capital One, N.A., c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
13612973 +E-mail/Text: kburkley@bernsteinlaw.com Aug 10 2018 01:26:51 Duquesne Light Company,
c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,
Pittsburgh, PA 15219-1908
13580196 +EDI: RMSC.COM Aug 10 2018 05:18:00 Gemb/care Credit, Attn: bankruptcy, PO Box 103104,
Roswell, GA 30076-9104
13580197 EDI: RMSC.COM Aug 10 2018 05:18:00 Gemb/oldnavydc, Attn: bankruptcy, PO Box 130104,
Roswell, GA 30076
13580198 +EDI: CBSKOHL.S.COM Aug 10 2018 05:18:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096
13664313 EDI: PRA.COM Aug 10 2018 05:18:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13873496 EDI: PRA.COM Aug 10 2018 05:18:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541
13628715 EDI: Q3G.COM Aug 10 2018 05:18:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
13651709 EDI: Q3G.COM Aug 10 2018 05:18:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
13585082 EDI: DRIV.COM Aug 10 2018 05:18:00 SANTANDER CONSUMER USA, P.O. BOX 560284,
DALLAS, TX 75356-0284
13580201 EDI: NEXTEL.COM Aug 10 2018 05:18:00 Sprint Bankruptcy Dept., 1603 LBJ Freeway,
TXFBR043A, Dallas, TX 75234
13580199 +EDI: DRIV.COM Aug 10 2018 05:18:00 Santander Consumer Usa, 8585 N Stemmons Fwy Ste 1100-N,
Dallas, TX 75247-3822
13595517 +E-mail/Text: BKRMailOps@weltman.com Aug 10 2018 01:26:34 Sterling Inc. dba Kay Jewelers,
c/o Weltman, Weinberg & Reis, Co., LPA, P.O. Box 93784, Cleveland, OH 44101-5784
13580203 +EDI: WFNNB.COM Aug 10 2018 05:18:00 Wfnnb/tsa, Attention: Bankruptcy, PO Box 182685,
Columbus, OH 43218-2685
14172840 E-mail/Text: Bankruptcy@wsfsbank.com Aug 10 2018 01:27:09 Wilmington Savings Fund Society,
500 Delaware Avenue, 11th Street, Wilmington, DE 19801

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
cr Shellpoint Mortgage Servicing
cr WILMINGTON SAVINGS FUND SOCIETY, FSB, doing busine
13595518* +Sterling Inc. dba Kay Jewelers, c/o Weltman, Weinberg & Reis, Co., LPA, P.O. Box 93784,
Cleveland, OH 44101-5784

TOTALS: 3, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-2

User: lfin
Form ID: 3180W

Page 2 of 2
Total Noticed: 32

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***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as legal title Trustee for BCAT 2014-9TT andygornall@latouflawfirm.com
Edgardo D Santillan on behalf of Joint Debtor Dawn M. Singleton ed@santillanlaw.com, edscourt@debtlaw.com, edscourt@gmail.com, 650corpst304bknotbackup15009@gmail.com, eds@debtlaw.com, eds.mycemail@gmail.com, r53999@notify.bestcase.com
Edgardo D Santillan on behalf of Debtor Clarence E. Singleton, II ed@santillanlaw.com, edscourt@debtlaw.com, edscourt@gmail.com, 650corpst304bknotbackup15009@gmail.com, eds@debtlaw.com, eds.mycemail@gmail.com, r53999@notify.bestcase.com
James Warmbrodt on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as legal title Trustee for BCAT 2014-9TT bkggroup@kmlawgroup.com
Jeremy J. Kobeski on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com
Matthew Gregory Brushwood on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com; acar@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
William E. Miller on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as legal title Trustee for BCAT 2014-9TT wmiller@sterneisenberg.com, bkecf@sterneisenberg.com
William E. Miller on behalf of Creditor Shellpoint Mortgage Servicing
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 11